## **CLAIMS**

What is claimed is:

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1. A computer-implemented method in which at least one intelligent agent negotiates the purchase of a product or a service on behalf of a party, the computer-implemented method comprising:

configuring the at least one intelligent agent to:

- (a) determine whether one of the product and the service offered by a supplier satisfies preferences established by the party;
- (b) use personal data associated with the party to customize a price for one of the product and the service, the personal data selected from the group consisting of a historical purchase activity of the party, and a group to which the party is a member;

dispatching the at least one intelligent agent from a client to a server;

using the at least one intelligent agent to customize the price for one of the product and the service using one of the personal data associated with the party and at least one arbitrary pricing policy; and

anonymously purchasing one of the product and the service from the supplier.

- 2. The computer-implemented method of claim 1, further comprising: using the at least one intelligent agent to reduce the price of one of the product and the service based upon one of an amount of the product in inventory, a form of payment by the party, a quantity of the product that is to be purchased, a rate at which the product sells, and a location where the product is to be provided to the party.
- The computer-implemented method of claim 1, further comprising:
   registering the party with the supplier of one of the product and the
   service without the party's active involvement provided that the party has not
   previously registered with the supplier.
  - 4. The computer-implemented method of claim 1, further comprising: performing data mining operations related to the purchase of one of the product and the service.

1	5. The computer-implemented method of claim 1, further comprising:				
2	customizing a secure link between the client and the server based upon				
3	at least one preference established by the party.				
1	6. The computer-implemented method of claim 1, further comprising:				
	1 1				
2	using a transaction device to authorize the at least one intelligent agent				
3	to purchase one of the product and the service.				
1	7. The computer-implemented method of claim 1, further comprising:				
2	comparing a price for one of a first product and a first service from a				
3	first supplier to a price for one of a second product and a second service from a				
4	second supplier.				
1	8. An apparatus comprising:				
2	a client coupled to aserver, the client adapted to configure and to				
3	dispatch to the server at least one intelligent agent to perform a plurality of				
4	tasks at the server, the plurality of tasks comprise to:				
5	(a) determine whether one of the product and the service				
6	satisfies preferences established by a party; and				
7	(b) use personal data associated with the party to customize a				
8	price for one of the product and the service, the personal data selected from the				
9	group consisting of a historical purchase activity of the party, a potential future				
10	purchase activity of the party, and a group to which the party is a member;				
11	means for dispatching the at least one intelligent agent from the client to				
12	the server;				
13	means for using the at least one intelligent agent to customize the price				
14	for one of the product and the service based upon at least one of the personal				
15	data associated with the party and an arbitrary pricing policy; and				
16	means for purchasing one of the product and the service by using the at				
17	least one intelligent agent without disclosing an identity of the party.				
1	9. The apparatus of claim 8, further comprising:				
2	means for reducing the price of one of the product and the service by				
3	using the at least one intelligent agent based upon one of an amount of the				

product in inventory, a form of payment by the party, a quantity of the product

- that is to be purchased, a rate at which the product sells, and a location where the product is to be shipped.
- 1 10. The apparatus of claim 8, further comprising:
- 2 means for registering the party with a supplier by using the at least one
- 3 intelligent agent without the party's active involvement provided that the
- 4 party has not previously registered with the supplier.
- 1 11. The apparatus of claim 8, further comprising:
- 2 means for performing data mining operations related to the purchase of
- 3 one of the product and the service.
- 1 12. The apparatus of claim 8, further comprising:
- 2 means for customizing a secure link between the client and the server
- 3 based upon at least one preference established by the party.
- 1 13. The apparatus of daim 8, further comprising:
- 2 means for using a transaction device to authorize the at least one
- 3 intelligent agent to purchase one of the product and the service.
  - 14. A commerce system comprising:
- 2 a computer system;
- a transaction terminal, coupled to the computer system, configured to
- 4 receive a transaction device that provides a device identifier to the computer
- 5 system and authorizes dispatching of an intelligent agent from the computer
- 6 system, wherein the intelligent agent is configured to customize a price of one
- of the product and the service obtained from a server based upon one of a
- 8 historical purchasing activity related to the user, a potential future purchasing
- 9 activity related to the user, and a pricing policy; and
- a transaction privacy clearinghouse, configured to withhold a user's
- identity, coupled selectively to the computer system during an electronic
- 12 transaction.
- 1 15. The commerce system of claim 14, wherein the intelligent agent is
- 2 configured to register the user with a supplier without providing an identity of
- 3 the user.

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1	16.	The con	merce system	of claim	14,	further	comprising	3
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- a secure link configured to connect the computer system to the server based upon at least one preference established by the user.
- 1 17. The commerce system of claim 14, wherein the intelligent agent is
- 2 configured to customize the price of one of the product and the service based
- 3 upon one of an amount of the product in inventory, a form of payment by the
- 4 party, a quantity of the product that is to be purchased, a rate at where the
- 5 product sells, and a location where the product is to be shipped.
- 1 18. The commerce system of claim 14, further comprising:
  - means for comparing a price for one of a first product and a first service from a first supplier to a price for one of a second product and a second service from a second supplier.
    - 19. A machine readable storage media containing executable program instructions which when executed cause a digital processing system to perform a method comprising:

configuring at least one intelligent agent to:

- (a) determine whether one of the product and the service satisfies preferences established by a party;
- (b) use personal data associated with the party to customize a price for one of the product and the service, the personal data selected from the group consisting of a historical purchase activity of the party, a potential future purchase activity of the party, and a group to which the party is a member;
  - dispatching the at least one intelligent agent from a client to a server;
- using the at least one intelligent agent to customize the price for one of the product and the service using one of the personal data associated with the party and at least one arbitrary pricing policy; and
- anonymously purchasing by the intelligent agent of one of the product and the service.
- 1 20. The machine readable storage media of claim 19, wherein the method 2 further comprises:

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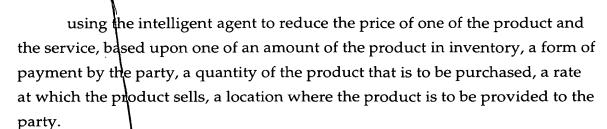
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- 1 21. The machine readable storage media of claim 19, wherein the method 2 further comprises:
- registering the party with the supplier without the party's active involvement provided that the party has not previously registered with the supplier.
- 1 22. The machine readable storage media of claim 19, wherein the method 2 further comprises:
- performing data mining operations related to the purchase of one of the product and the service.
- 1 23. The machine readable storage media of claim 19, wherein the method 2 further comprises:
  - customizing a secure link between the client and the server based upon at least one preference established by the party.
- 1 24. The machine readable storage media of claim 19, wherein the method 2 further comprises:
- using a transaction device to authorize an intelligent agent to purchase
  one of the product and the service.